

REMARKS

Claims 48-67 are pending in the application. Claims 1 – 13, 15, and 19-47 have been canceled; claims 14 and 16-18 were canceled previously. New claims 48-67 have been added. The specification has been amended to correct a typographical error. No new matter has been introduced. Reexamination and reconsideration of the application as amended herein are respectfully requested.

In an Office Action dated January 9, 2004 (the "Office Action"), the Examiner rejected claims 19-30, 34, and 41-42 under 35 U.S.C. 102(e) as being anticipated by U.S. Patent No. 6,293,469 to Masson et al. (hereinafter referred to as "Masson"). The Examiner also rejected claims 1-13, 15, 30-33, and 35-47 under 35 U.S.C. 103(a) as being unpatentable over Masson in view of U.S. Patent No. 5,119,293 to Hammond (hereinafter referred to as "Hammond"). These rejections are respectfully traversed.

On June 15, 2004, a telephonic interview (the "Interview") was held between the Examiner and the Applicants' representatives to discuss the issues raised in the Office Action, as well as a proposed claim that had been previously forwarded to the Examiner for his review. The Applicants hereby express their appreciation to the Examiner for the Interview and his insights in connection with the proposed claim.

As discussed during the Interview, the present invention is directed to a machine and method for preparing and dispensing documents relating to financial transactions, such as, e.g., money orders. The machine comprises a stand-alone, self-contained dispenser, and a manually operable input unit that is external to the dispenser and provides

the means through which an operator inputs data and operating commands. The input unit may include a keypad and/or a standard alpha-numeric personal computer keyboard which is directly electrically coupled to an internal control unit contained within the dispenser housing.

The machine also includes a document printer unit for printing readable information on document forms, such as, e.g., money orders, based on data inputted at the input unit. The printer unit (which is also contained entirely within the dispenser housing) in turn, has, *inter alia*, a document form storage receptacle for holding the document forms prior to being printed, an ink jet (or other) printer for printing readable information on the documents to produce completed documents, and a feed mechanism for feeding the document forms in succession from the receptacle to the printer, as well as for dispensing the printed documents from the dispenser after having been printed.

The printer unit also includes an optical reader for detecting and reading bar codes, as well as other marks and indicia. More specifically, the optical reader is operative to read both barcodes that may be pre-printed on, e.g., money order forms, where the pre-printed barcode may be indicative of the numbering and sequence of the money orders, as well as barcodes that may be printed on each money order by the printer while the money order is inside the dispenser. In the latter case, during processing of the money order, the printer prints a barcode representative of, *inter alia*, the monetary value of that specific money order. Then, before the money order is dispensed, the optical reader reads the barcode to verify that information, dark enough to be detected and read by the optical reader, has been printed on the money order (i.e., that there is sufficient ink in the printer such that a

“blank” document is not dispensed). Also, where the newly-printed barcode includes information relating to the monetary value, etc. of the specific money order, this information, along with information gathered from the pre-printed barcode, may be stored in a memory of the internal control unit.

In that regard, the input unit and the printer unit are operably coupled to an internal control unit, i.e., one that is contained entirely within the dispenser, which controls operation of the printer unit in response to data and commands inputted at the input unit. More specifically, the internal control unit comprises a program-controlled data-processing device having, *inter alia*, a central processing unit (CPU) containing a microprocessor operable in response to program instructions, input/output means connected for receiving the data and operating commands inputted at the input unit and for supplying data and control signals to the printer unit, and memory means for storing, *inter alia*, the program instructions for the microprocessor and for receiving and storing data received by the input/output means from the input unit and/or from the optical reader. Such data may include, for example, data representing the monetary value of each document, the cumulative monetary value of a succession of documents, the money order (sequence) number, etc.

The input unit also contains its own controller printed circuit board provided with a central processing unit and a memory connected to operate the devices of the input unit under control of the main CPU of the above-mentioned internal control unit. Similarly, the printer unit includes a printer controller having stand-alone intelligence and including a

central processing unit that communicates with the main CPU of the internal control unit and controls real-time printer functions.

The machine also includes a communication interface coupled to the memory for transmitting the data stored in the memory to an off-site, central location that is remote from the dispenser. In this way, a plurality of the machines, each of which may be located at a different (retail) location, can communicate with a central location or "headquarters".

The internal control unit is operative to receive authorization instructions from the central headquarters via the interface and to block dispensing of printed documents when, e.g., the cumulative monetary value exceeds a predetermined value and an authorization instruction to dispense further printed documents has not been received by the control unit.

In addition, the machine includes a time keeping device, wherein the internal control unit is operative under control of the time keeping device for blocking dispensing of printed documents when, for a predetermined period of time, no transmission of the data stored in the memory to the central headquarters has occurred. Alternatively, dispensing of printed documents may be blocked when reception of an authorization instruction from the central headquarters has not occurred for a predetermined period of time.

Based on the above, and as per the agreement reached with the Examiner during the Interview, all of the independent claims currently pending in the instant application, i.e., claims 48, 59, 62, and 67, recite, *inter alia* (emphases added):

A machine for preparing and dispensing documents relating to financial transactions, said machine comprising:

- (a) a stand-alone, self-contained document dispenser, said dispenser having a housing;
- (b) a manually operable input unit for input of data and operating commands, said input unit being external to and coupled through said dispenser housing;
- (c) a document printer unit for printing readable information, including a monetary value, on document forms based on data inputted at said input unit, wherein said document printer unit is contained entirely within said dispenser housing and comprises:
 - a document form storage receptacle for holding the document forms prior to being printed;
 - a printer for printing the readable information on the documents to produce completed documents;
 - a feed mechanism for feeding the document forms in succession from said receptacle to said printer and for dispensing said completed documents; and
 - an optical reader for reading barcode information on said document forms, said reader being operative to verify proper functioning of said printer unit by reading a barcode that is printed on said document forms by said printer inside the dispenser prior to dispensing;
- (d) an internal control unit, wherein said control unit is contained entirely within said dispenser housing and is directly electrically coupled to said input unit and said printer unit for controlling operation of said printer unit in response to data and commands inputted at said input unit, and wherein the control unit comprises:
 - a central processing unit containing a microprocessor operable in response to program instructions;
 - input/output means connected for receiving the data and operating commands inputted at said input unit and for supplying data and control signals to said printer unit; and
 - memory means for storing the program instructions for said microprocessor and for receiving and storing data

received by said input/output means from said input unit and representing at least the monetary value of each document, as well as data received by said input/output means from said optical reader for the same document;

- (e) a communication interface for conducting communications with an off-site central location remote from said dispenser and operative to transmit the data stored in said memory means to said central location; and
- (f) a time keeping device.

As discussed during the Interview, the Masson and Hammond references do not disclose or teach, either individually or in combination, a stand-alone, self-contained dispenser, including a control unit that is fully internal to the dispenser, an input unit that is fully external to the dispenser, and yet is directly electrically coupled to the control unit through the dispenser, and a printer unit that includes an optical reader for reading both pre-printed barcodes and barcodes that are printed on the document while in the dispenser.

Thus, for example, in Masson, the printer becomes operative as a "money order dispenser" only after it has been connected to an external "local system". Masson also does not disclose or teach reading of barcodes or similar indicia that have been printed on the money order while inside the dispenser. Moreover, there is no disclosure or suggestion in Masson of storing information gathered by the optical reader, including a monetary value of the money order, in the internal control unit's memory. The printer disclosed in Masson is simply incapable of performing this task because its optical reader is limited to reading pre-printed barcodes which, by definition, cannot include the monetary value of the money order.

Similarly, the device disclosed in Hammond neither uses, nor is intended to be used with, an optical reader and, as such, does not have the capability for reading barcodes at all, be they pre-printed or printed while the documents are in the dispenser. Nevertheless, without commenting on the propriety of combining the Hammond and Masson references, it is noted in addition that the Hammond device, just as the Masson printer, is operative only when connected to an external "controller"; in Hammond's case, however, the device must be connected not only to an external "agent computer", but also to an external cash register. Thus, as before, there is no meaningful functionality without external control means, such that the Hammond device is not a "stand-alone, self-contained dispenser". In addition, and as a result of the latter, in Hammond, the input unit is not "directly electrically coupled" to the "internal" control unit; it is connected to the (external) cash register, which must then be connected to the dispenser.

In light of the above, it is respectfully submitted that the cited references do not disclose, teach, or suggest, individually or in combination, all of the limitations of the independent claims 48, 59, 62, and 67. As such, it is respectfully submitted that claims 48, 59, 62, and 67 distinguish over the Masson and Hammond references, and are therefore in condition for allowance.

In addition, claims 49-58 are dependent, either directly or indirectly, on claim 48, claims 60-61 are dependent directly from claim 59, and claims 63-66 are dependent, either directly or indirectly, from claim 62. Therefore, since claims 48, 59, and 62 distinguish over the cited references, then it is respectfully submitted that claims 49-58, 60-61, and 63-66, respectively, also distinguish over the cited references and should be allowable.

The Applicants therefore believe that (new) claims 48-67 are in condition for allowance, and a favorable action is respectfully requested. If, for any reason, the Examiner finds the application other than in condition for allowance, the Examiner is requested to call the undersigned attorney at the Los Angeles telephone number (213) 488-7100 to discuss the steps necessary for placing the application in condition for allowance should the Examiner believe that such a telephone conference would advance prosecution of the application.

Respectfully submitted,

PILLSBURY WINTHROP LLP

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By:



Keyvan Davoudian
Registration No. 47,520
Attorney for Applicant(s)

725 South Figueroa Street, Suite 2800
Los Angeles, CA 90017-5406
Telephone: (213) 488-7100
Facsimile: (213) 629-1033